Exhibit B

Webcast Format

UnitedHealth Group

- **Review orientation presentation**
- **Questions and answers**

Tips:

- To avoid interruptions, close out of your email and any other applications you have open. This also helps the WebEx program run faster on your computer.
- Do not place your telephone on hold. Use mute.
- If you have a screensaver, be sure to move your mouse periodically so it doesn't kick in.

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LIVE FACILITATOR :

Welcome to UnitedHealth Group. We are pleased that you have chosen to join us and hope you find this a rewarding and challenging place to work. This orientation webcast will help you become more familiar with the company and with the tools available to you to find out more about the company. We have a lot of information to cover during this webcast.   My name is _____ and I am part of a team of presenters to cover it all.
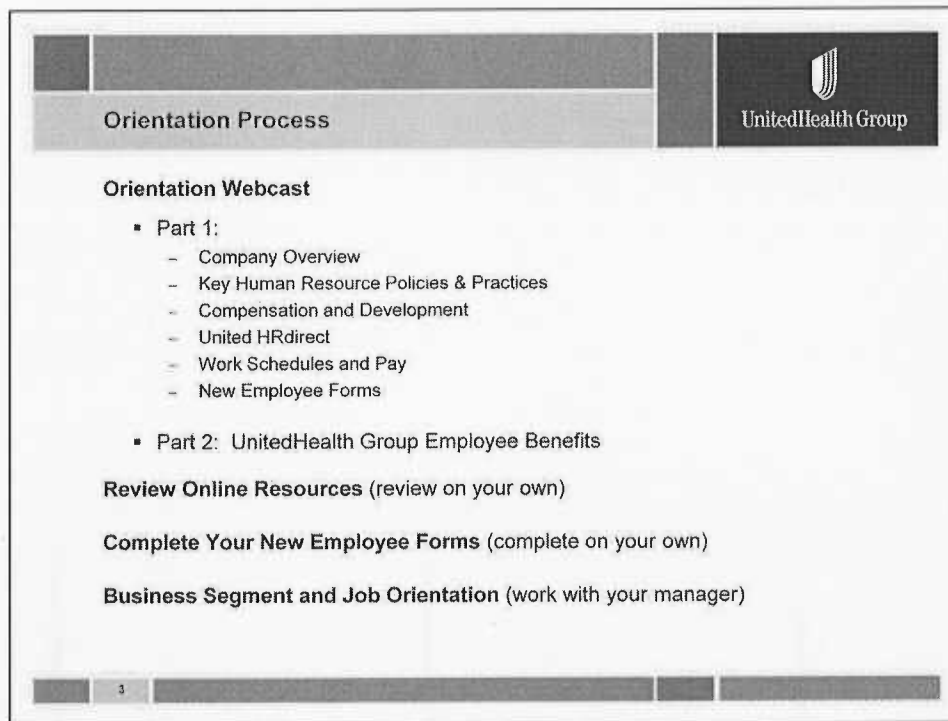
Please feel free to ask questions online at any time.

On the right hand side of your screen, you will notice a 'Participants' tab. To ask a question, simply type your question in the white Chat box on the bottom of the screen. In the "Send to" box, you'll see a drop down menu. Choose 'Host', if you want to send it to me only, and choose "All Participants" if you want everyone to see your question. You'll then need to click the Send button. We will periodically stop to answer the incoming questions.

Here are some tips to help us get through this most efficiently:

▪To avoid interruptions, close out of your email and any other applications you have open. This also helps the WebEx program run faster on your computer.

▪Do not place your telephone on hold. Use mute.

▪If you have a screensaver, be sure to move your mouse periodically so it doesn't kick in.

•If you lose your connection to this link during the presentation, simply log back in through the internet using the URL provided to you.

Any questions about the webcast format? Ok, let's get started!

Orientation Process

UnitedHealth Group

Orientation Webcast

- Part 1:
  - Company Overview
  - Key Human Resource Policies & Practices
  - Compensation and Development
  - United HRdirect
  - Work Schedules and Pay
  - New Employee Forms

- Part 2: UnitedHealth Group Employee Benefits

Review Online Resources (review on your own)

Complete Your New Employee Forms (complete on your own)

Business Segment and Job Orientation (work with your manager)

3

The orientation process consists of:

•**This orientation webcast**. During the first part you will get an overview of the company, its businesses and key online resources you will be using. Then we will review key HR policies and practices, we will talk about work schedules and pay, compensation and development, and we will walk through some actions you must take as a new employee, including new hire forms that you must complete. In the second part of this webcast, you will learn about your benefits.

•You will need to spend some time on your own becoming familiar with **your online resources**. The culture at UnitedHealth Group includes self-service, so it is important the you learn where to find information and the applications that you will need to use. We will look at some of these online resources later in this webcast.

•You will be required to complete several **new employee forms** – most of which are online.

•Then your manager will help you become more familiar with your specific **business segment**, your specific **job** and how it fits into the overall structure of UnitedHealth Group.

So we are ready to get started with the presentation…Let's begin by outlining UnitedHealth Group's Mission and Values.

UnitedHealth Group's Mission and Values	UnitedHealth Group

- UnitedHealth Group is a diversified health and well-being company dedicated to making the health care system work better. The company directs its resources into designing products, providing services and applying technologies that:

  − improve access to health and well-being services;

  − simplify the health care experience;

  − promote quality; and

  − make health care more affordable.

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Articulate Presenter begins

UnitedHealth Group is a diversified health and well-being company dedicated to making the health care system work better. The company directs its resources into designing products, providing services and applying technologies that:

- improve access to health and well-being services;
- simplify the health care experience;
- promote quality; and
- make health care more affordable.

Let's take a closer look at the business segments that comprise UnitedHealth Group.
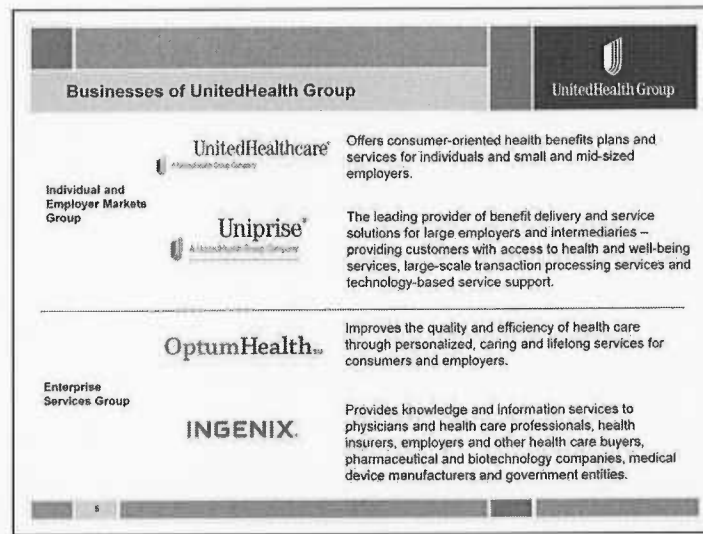
UnitedHealth Group is organized into separate, market-focused businesses.

The Individual and Employer Markets group includes UnitedHealthcare and Uniprise.

UnitedHealthcare offers consumer-oriented health benefit plans and services for individuals and small and mid-sized employers. UnitedHealthcare also provides extensive online services for employers, brokers, physician offices and consumers.

Uniprise is the leading provider of benefit delivery and service solutions for large employers and intermediaries - providing customers with access to health and well-being services, large-scale transaction processing services and technology-based service support.

The Enterprise Services Group includes OptumHealth and Ingenix.
OptumHealth improves the quality and efficiency of health care through personalized, caring and lifelong services for consumers and employers.
Ingenix provides knowledge and information services to physicians and health care professionals, health insurers, employers and other health care buyers, pharmaceutical and biotechnology companies, medical device manufacturers and government entities.

More information about each of UnitedHealth Group's businesses is available on Frontier, the company intranet.
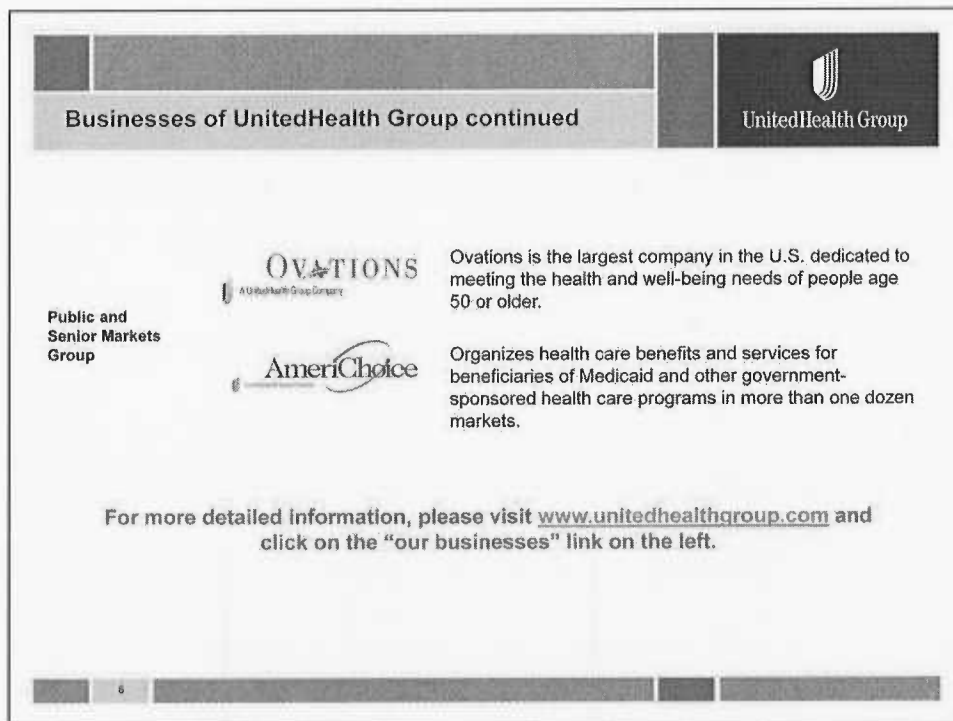
The Public and Senior Markets Group includes Ovations and AmeriChoice.

Ovations is the largest company in the United States dedicated to meeting the health and well-being needs of people age 50 and older. The company provides chronic disease management services, health insurance, Medicare-managed care and related services, access to prescription and nonprescription medications, and other healthy living products.

AmeriChoice organizes health care benefits and services for beneficiaries of Medicaid and other government-sponsored health care programs in more than one dozen markets nationwide.

For more detailed information about UnitedHealth Group's businesses, please visit www.unitedhealthgroup.com and click on the "our businesses" link on the left side of the page.
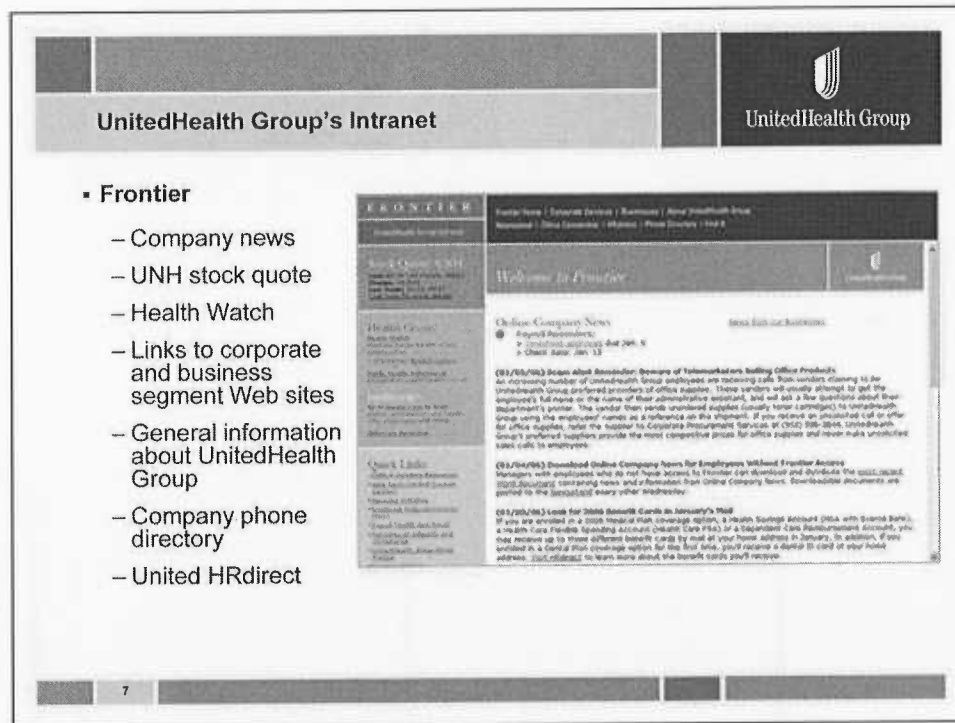
The Frontier home page provides daily news updates about what's going on around the company. You should check Frontier regularly to stay up-to-date.

Frontier also provides links to helpful information and resources, including Internet and intranet sites for each business segment, the company phone directory, and the Human Resources site called United HRdirect.

We will look more closely at HRdirect in a few minutes. First, let's highlight some of UnitedHealth Group's key policies and practices.

Policies and Practices
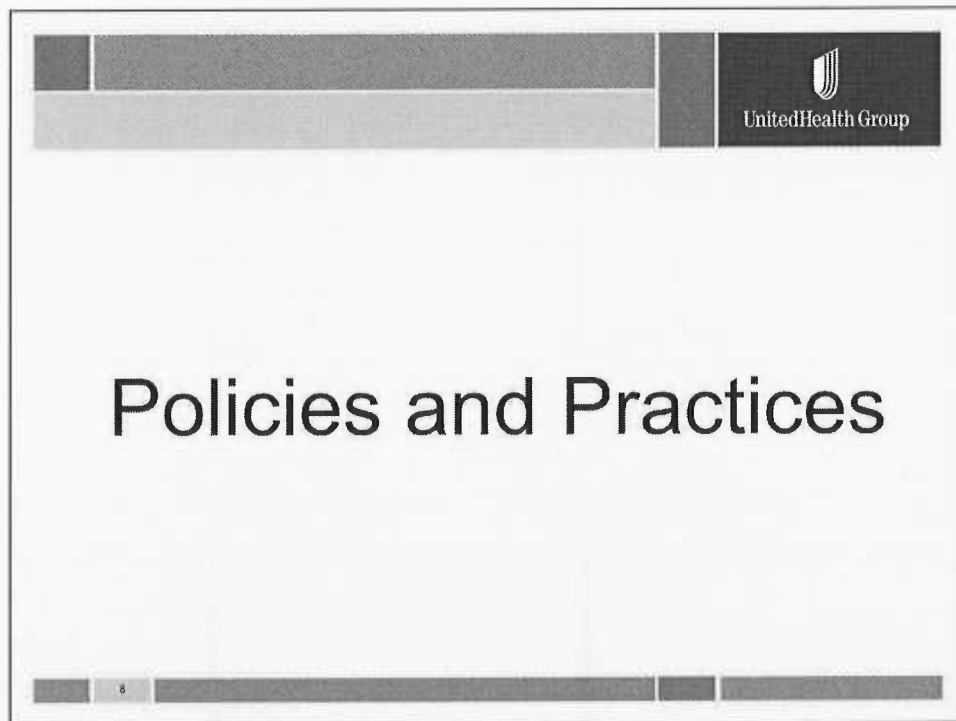
These key HR policies and practices will help you be successful as an employee at UnitedHealth Group.

It is important to note that UnitedHealth Group makes use of automated processes and email communication to help reinforce many of our policies. Email reminders are often used for Human Capital procedures or other business processes like finance or information systems.

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The policies we touch on today will help you work with others, maintain a high standard of ethics and feel safe in the workplace so that you can succeed in your job.

We will review these policies at a high level, but it is very important that you read the details of the policies in the HRdirect Knowledge Base, which we will discuss later in this presentation.

It is your responsibility to follow all UnitedHealth Group policies.

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Employment at UnitedHealth Group

UnitedHealth Group

- We employ people based on their ability to meet job requirements

- We work hard to appreciate, accept and respect diversity

- We are committed to being an Equal Employment Opportunity and Affirmative Action employer

- We make reasonable accommodations to those who are disabled (see your supervisor)

- Our goal is for all employees to succeed in their jobs

10

UnitedHealth Group is committed to creating an environment that promotes the understanding of and an appreciation for the value of diversity within the organization and its customer and vendor base. All members of the UnitedHealth Group community are expected to treat each other with dignity and respect so that we all can succeed in our jobs.

Let's discuss some of our work environment policies in more detail.

10

We want our employees to be productive and feel safe. Each of us plays a role in creating and maintaining a positive work environment. A positive work environment includes one that is free from harassment, violence and drugs.

Now, we'll focus specifically on the work environment issue of harassment.

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Harassment

UnitedHealth Group

- We have a zero tolerance policy for harassment based on:

  ✓ Age
  ✓ Race
  ✓ Gender
  ✓ Color

  ✓ Religion
  ✓ National origin
  ✓ Disability
  ✓ Marital status

  ✓ Covered veteran status
  ✓ Sexual orientation
  ✓ Status with respect to public assistance

- Harassment is prohibited at the workplace, at work-related functions or outside of work if it affects the workplace

- Any employee who harasses or intimidates is subject to disciplinary action

- There will be no retaliation against employees who report and/or cooperate in an investigation

- If you are feeling harassed or witness harassment, contact your supervisor and/or United HRdirect Call Center at 1-800-561-0861

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UnitedHealth Group does not tolerate harassment of any kind.

Harassment and intimidation are recognized forms of discrimination and, as such, are not tolerated. Any employee who harasses or intimidates another employee, job applicant, vendor, or customer will be subject to disciplinary action up to and including termination.

All reported situations will be investigated. Any report of discrimination should be directed to the United HRdirect Call Center, which you'll learn more about in just a minute.

Another important area to address is workplace violence.

Workplace Violence

UnitedHealth Group

- UnitedHealth Group is committed to providing a safe workplace, free from all violent, threatening and intimidating conduct

- The company will promptly investigate any reported occurrences or threats of violence

- Violations will result in disciplinary action, up to and including termination of employment

- If you experience or witness workplace violence, contact your supervisor and/or HRdirect at 1-800-561-0861

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It is UnitedHealth Group's policy to provide a workplace that is safe and free from all threatening and intimidating conduct. The company will not tolerate violence or threats of violence in any form in the workplace, at work-related functions, or outside of work if it affects the workplace.

UnitedHealth Group will promptly investigate any reported occurrences or threats of violence. If such violations involve non-employees, the company will take action appropriate to the circumstances to stop the conduct and protect the company's employees and property.

Incidents of workplace violence should be reported to HRdirect.

At United Health Group, we have a term we use to describe sensitive situations like workplace harassment or threats of violence. We call these "One Breath Situations." These situations should be reported to HRdirect immediately, or in 'one breath'. If there is imminent danger to life or property, you should always call 911 first.

Next, we will look at UnitedHealth Group's approach to resolving workplace disputes.

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Resolving Disputes

UnitedHealth Group

- Our goal is to foster good working relationships among our employees.

- As workplace concerns occur, we:

  - believe they are best resolved through open and candid discussions with your supervisor
  - encourage you to discuss concerns as soon as possible.

- If there is an employment-related action or decision that you feel requires more in-depth information review, you should use the Internal Dispute Resolution (IDR) process.

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UnitedHealth Group values each employee and looks forward to good relations with, and among, all employees.

Even in the best relationships, misunderstandings and concerns may sometimes occur. UnitedHealth Group believes that workplace concerns are best resolved through open and candid discussions with your manager and you are encouraged to discuss any concerns as soon as they arise.

If there is an employment-related action or decision that you feel requires more in-depth information or review after discussing with your manager, you should look into the Internal Dispute Resolution process.

Internal Dispute Resolution Process

UnitedHealth Group

Internal Dispute Resolution (IDR) Process

- Formal three-step process where you work with progressive management levels to resolve a concern or issue

- Focus is on prompt, fair and private resolution

- You can use the IDR process without fear of reprisal and will not be subject to any retaliatory actions

- There is more information regarding the IDR process in the HRdirect Knowledge Base

Arbitration Policy

- Formal process to resolve legal issues that cannot be resolved through the IDR process

- Focus is on prompt, fair and private resolution, without having to go to litigation

- You must work through IDR before going to arbitration

- For more information and specific Employee Arbitration Policy information, please visit the HRdirect Knowledge Base

The Internal Dispute Resolution, or IDR, policy and the Employment Arbitration Policy provide you with the opportunity to receive a prompt and objective review of your employment concerns.   These problem-solving procedures enable you to resolve any employment concerns through a full range of procedures without fear of reprisal, while minimizing the cost of external legal proceedings.   Most importantly, your concerns can be addressed promptly, without need for lengthy delays.

Disputes covered under the Internal Dispute Resolution process are not limited to disputes that involve a legal claim. However, an IDR cannot be filed to dispute a UnitedHealth Group policy.

Disputes covered under the Arbitration Policy involve a legal claim based on any federal, state or local statute, regulation or common law doctrine regarding or relating to employment discrimination, terms and conditions of employment, or termination of employment.

The next area we will discuss is security.

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General Security

UnitedHealth Group

- As in most work settings, office security is a shared responsibility of all employees – take an active role

- Based on location, you may be entrusted with access cards, ID cards or keys to various locations – use appropriately

- You are responsible for company property that you are using – take care of it as if it were your own

- Please visit the HRdirect Knowledge Base for more information

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It is UnitedHealth Group's policy to conduct its business in such a manner as to protect company property and provide a secure workplace for its employees. Office security is a shared responsibility. You are expected to take an active role.

You will receive an access card, ID card, or keys from your local management. You are responsible for safeguarding these items and should never loan or give your access card, ID card, or keys to anyone else.

Do not duplicate or alter these items, and report the loss of access cards, ID cards, or keys immediately to your manager and to facility management.

The next topic in this section on policies and practices covers specific business practices related to information risk management.

Information Risk Management

UnitedHealth Group

The goal of Information Risk Management is to protect the availability, integrity and confidentiality of UnitedHealth Group information assets.

Proper Information Security measures:

- User IDs and Passwords
    - *NEVER SHARE YOUR PASSWORD with anyone.*
    - *Never post your password on or around your workstation.*
    - *If your password is lost or stolen, call the United Support Center (1-888-UHT-DESK).*
- Classification and handling of UnitedHealth Group data
    - *Understand the difference between Confidential, Protected, and Public data.*
- If you are issued a laptop
    - *Use appropriate security measures - security cable, locked desk, trunk of your car.*
    - *Take your laptop onto airplanes as carry-on luggage, not checked baggage.*
    - *If your laptop is lost or stolen, call the United Support Center (1-888-UHT-DESK).*

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The Information Risk Management division manages UnitedHealth Group's Information Security program to protect the availability, integrity and confidentiality of information assets and information technology systems that are critical to the ongoing success of UnitedHealth Group. As an employee, you have the responsibility to assist with this role by following the policies and procedures defined in the Shared Policy and Resource Knowledgebase, also known as SPARK. We'll talk more about SPARK in a minute.

As a new employee, you will receive a unique Logon ID and password that only you will know. Please do not disclose this ID and password to anyone – not your manager, not HR and not even the Help Desk. You are accountable for all activity that occurs under this ID and password.

Ensure you understand the different types of information at UnitedHealth Group and how to handle each type of information including transmitting, storage and disposal of information. You are responsible for maintaining the confidentiality of information you gain or have access to as a result of your employment. Similarly, information concerning the Company's organization, strategies, business, systems, technology, finances, personnel, operations, and past, current, or potential customers, providers, and suppliers is confidential and may not be disclosed except as necessary for the performance of your job.

If you receive a laptop, please treat this device as your own personal asset such as your purse or wallet. Ensure you secure it properly at your desk with a cable lock, or lock it in a desk drawer when away from your desk. When leaving the office, ensure your laptop is out of sight in your vehicle, preferably locked in your trunk. At the airport, always take the laptop with you as carry-on luggage – never as checked baggage. Your laptop may contain sensitive or confidential information, which, if lost or stolen, could be detrimental to UnitedHealth Group.

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Information Risk Management   UnitedHealth Group

Proper Information Security measures:

- Company systems (i.e., email, Internet, telephone)
    - *Intended for conducting company business.*
    - *Limited personal use is permitted only during your non-working time. Personal use cannot interfere with your job responsibilities and must be appropriate in nature.*
    - *All communication and transferred data is property of UnitedHealth Group; the company has the ability and right to monitor.*
- Software and hardware
    - *Never install any unauthorized software or hardware onto your PC (iTunes, Google toolbars, wireless cards, thumb drives, etc.)*
- Paper documents
    - *Be sure to remove printed or faxed documents from printer areas immediately.*
    - *Use secure disposal bins, shredders, etc., when disposing of sensitive documents.*
    - *Maintain a clean desk; secure sensitive documents in locked desks and file cabinets.*

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When UnitedHealth Group grants you access to company information technology systems, you are expected to use the systems responsibly. When you use company systems you are representing UnitedHealth Group; therefore, you should ensure that your actions do not harm or damage the company's public image. Company systems (including telephones, email and the Internet) are intended for use while conducting company business. Limited personal use of company systems is permitted so long as:

•It takes place during non-working time, such as before or after your regularly scheduled shift, or during break or lunch time;
•It is limited in scope and does not interfere with accomplishing your job responsibilities; and
•It is appropriate in nature. For example. non-work time personal e-mail, and occasional access to Web sites for personal shopping, weather, sports, stock reports, news, or travel plans is acceptable.

You are prohibited from using company systems to send chain letters or obscene e-mails, or to download, store or transfer copyrighted work that is not properly licensed.

Use of business applications like the HRdirect Knowledge Base, Self Service, Time and Attendance, or expense and reporting applications is considered business-related and is not subject to the restrictions just mentioned.

UnitedHealth Group reserves the right to review all information sent through or stored on its systems. The company also reserves the right to determine whether personal use of its systems is inappropriate.

It is against company policy to install unauthorized hardware or software on UnitedHealth Group computer systems as this may introduce our environment to malicious code or viruses. Please refer to the At Your Service site at **atyourservice.uhc.com** for more information regarding authorized hardware and software.

For proper handling of paper documents, when you are away from your desk, ensure there are no confidential or sensitive documents laying around by securing these documents in a locked drawer or file cabinet. Printed and faxed documents containing Protected Health Information (PHI), personal or other sensitive information must always be thoroughly shredded when they have reached the conclusion of their useful life and record retention period. Please use the proper shredding bins, if available at your facility.

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This is a screen shot of the Shared Policy and Resource Knowledgebase (SPARK)

https://spark.uhc.com
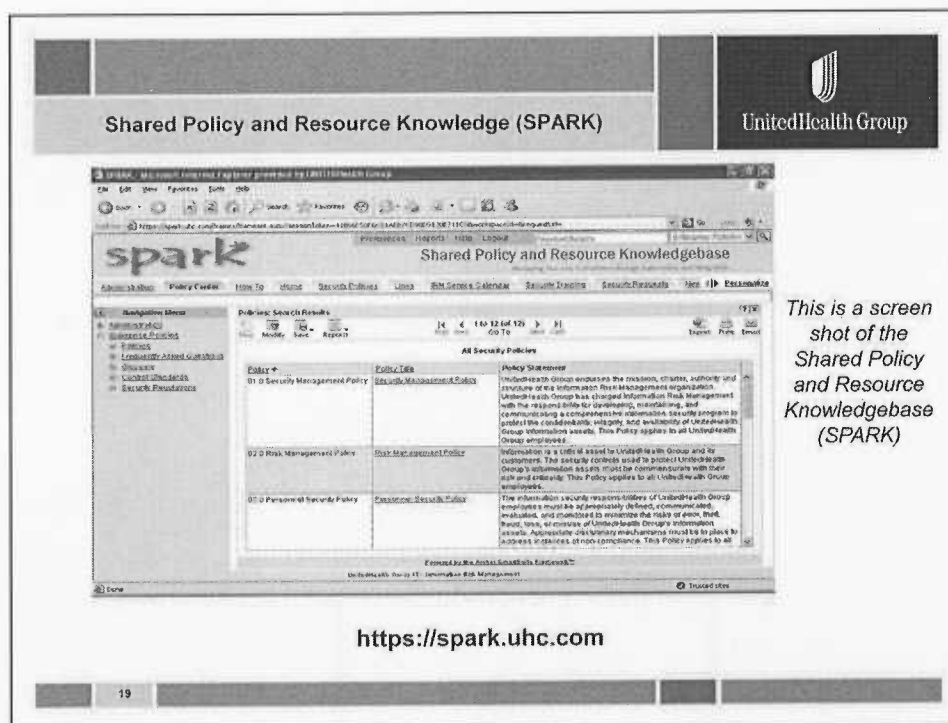
Every employee plays an important role in ensuring that information entrusted to UnitedHealth Group is treated with the sensitivity and care expected by management, investors, customers and regulators. To help you understand your responsibilities for keeping UnitedHealth Group's key information assets secure, Information Risk Management has created the Shared Policy and Resource Knowledgebase, known as SPARK.

SPARK contains company-wide Information Security policies, which have been aligned with UnitedHealth Group business processes and industry best practices. You can find a list of the policies on Policy Center tab in SPARK. To see what policies you should review first, go to the FAQ section and click on "What Security Policies are Important to Me?"

There are twelve policies in SPARK which apply to all employees. It is your responsibility to ensure you are familiar with these policies. Take a few moments to log into SPARK at **https://spark.uhc.com** and familiarize yourself with the policies.

Next, we will look at UnitedHealth Group's Principles of Ethics and Integrity.

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UnitedHealth Group is committed to achieving and maintaining world-class levels of corporate governance and ethical business conduct. UnitedHealth Group's Ethics & Integrity Program has resources to support you in the key role you play in that mission. Links to these resources are at the bottom of this slide.

As part of its Ethics & Integrity Program, UnitedHealth Group has adopted the "Principles of Ethics & Integrity," which is our code of conduct. The Principles are a guide to the business conduct that is expected from our employees and contractors. If you ever have any questions about how the Principles apply to a specific situation, talk with your manager or contact the other resources identified within the Principles or on this slide.

You will be asked to pledge to follow The Principles in one of the E&I@Work training lessons that you will receive as a new employee. These training lessons will appear automatically on your development plan in LearnWell, our online training tool which you will learn more about later. You will get email notices asking you to take the training. Please complete the Ethics & Integrity training promptly when you receive your email.

The need to make sound, ethical decisions has never been greater. It's not only the

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right thing to do, it's necessary for success now and in the future. As a leader within UnitedHealth Group it is your responsibility to exemplify the company's principles and ensure they are instilled in the daily activities of the organization and our employees. You can do this by:

- •Making ethics and integrity a part of your everyday job,
- •Being a role model,
- •Helping others to make the right decisions, and
- •Asking questions, if you don't know the answer.

That wraps up our highlights of key UnitedHealth Group policies and practices. Let's pause for any questions....

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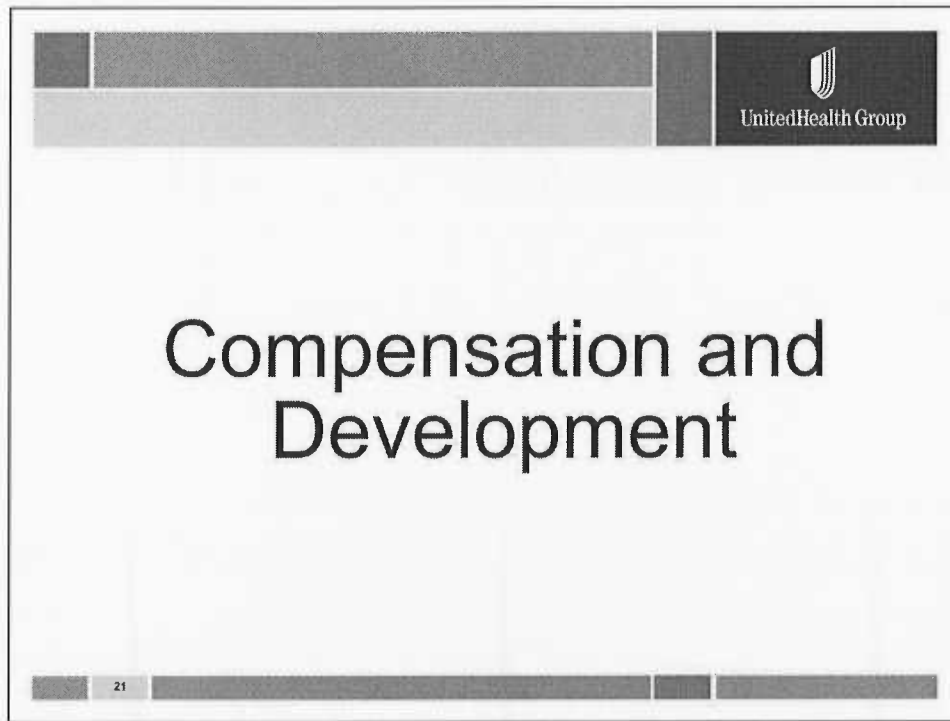
We will now move on to discuss Compensation and Development at UnitedHealth Group.

UnitedHealth Group's compensation philosophy is to provide market competitive, performance focused, total compensation opportunities.

Each year, we review the external marketplace. We compare our jobs to similar jobs with competitors to determine the market value for each job. This approach is called market pricing. It helps us position our base pay competitively.

Jobs with similar market values are grouped together into a salary grade. Each grade has a range of pay.

Merit increases and bonuses are based on performance.

UnitedHealth Group uses a "common review cycle" when salaries and performance are assessed. These dates vary by department and business segment.
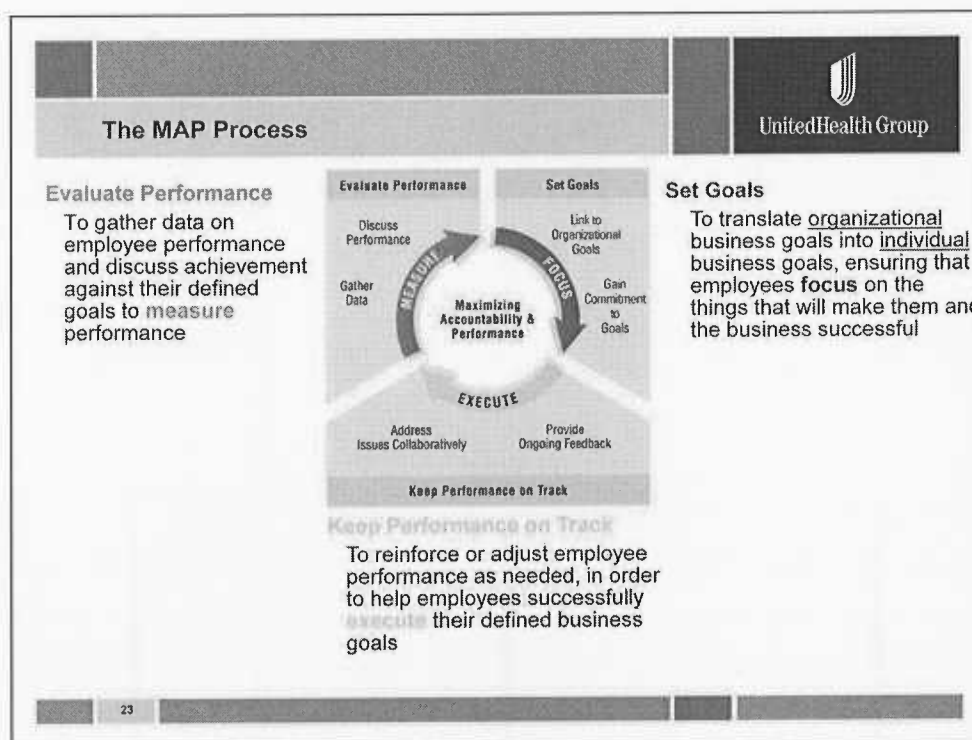
Now, let's talk about our Performance Management process.

UnitedHealth Group's performance management process is called Maximizing Accountability and Performance, or MAP. This slide provides a visual guide to the MAP process.

MAP is an ongoing business-driven process that includes three components:

1. **Setting Goals:** To translate business objectives into individual business and development goals, ensuring that employees focus on the things that will make them and the business successful.

2. **Keeping performance on track:** To reinforce or adjust employee performance as needed, in order to help employees successfully execute their defined goals.

3. **Evaluating performance:** To gather data on employee performance and discuss achievement against their defined goals to measure performance. This should happen at least annually.

Your business segment will provide you with more information about the MAP process.

Let's pause again for any questions…

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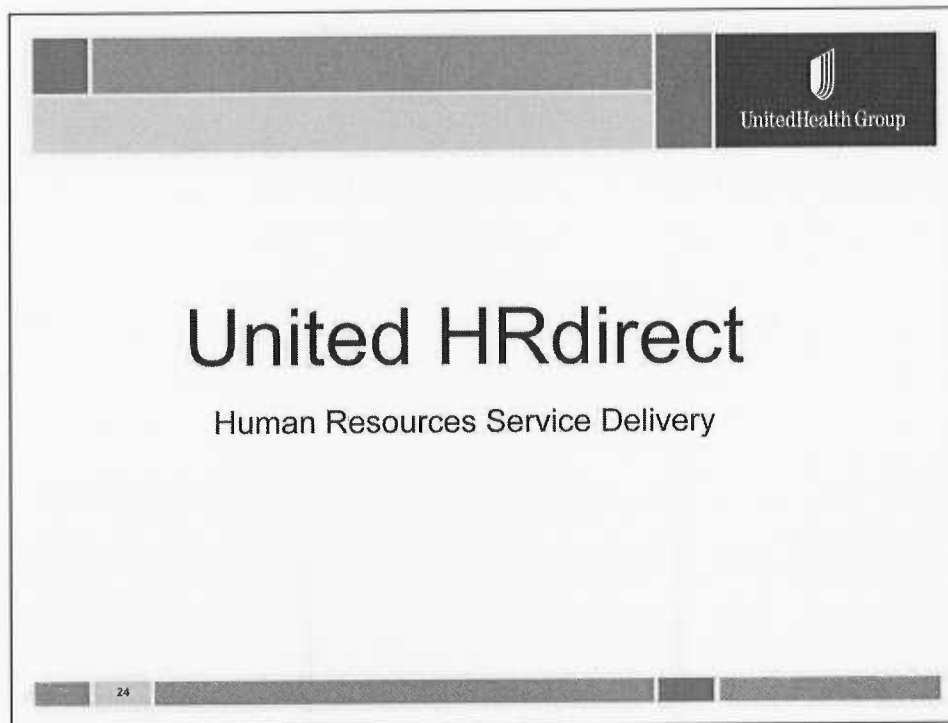
Now, let's take a look at one of your main resources for information: the United HRdirect Web site.

"United HRdirect" refers to the services and technology that support our business model for Human Resources service delivery.

HRdirect provides online and service center tools and resources so that you can access the information and tools you need when you need them and get the right level of specialized expertise to assist you with questions or issues you may have.

HRdirect allows employees to be more self-reliant and provides managers with tools and information to help their employees.

We will look at how HRdirect can assist you as an employee of UnitedHealth Group.

United **HRdirect online** is your primary source for HR information. Similar to Frontier, this site has news articles on its home page that are updated at least weekly with timely HR news for employees. In addition, it has links to many HR applications such as:

- The **Knowledge Base,** which is the main company-wide repository for company policies, and employment and benefits information.
- The **Self Service tool,** where you can update your personal information, your emergency contact, direct deposit, or tax information.
- The **Time & Attendance** tool, which is used to track time. Non-Exempt employees enter hours worked, PTO, etc. Exempt employees enter only time away from work. We'll look at the Knowledge Base, Self Service and Time and Attendance tools shortly.
- The **Benefits Enrollment tool,** where you can sign up for your benefits.
- A link to the **Retirement Plans** website, where participants can manage their 401(k) Savings Plan accounts.
- And **LearnWell,** which provides access to training programs and tracks your training plans.

HRdirect also includes the HRdirect Call Center:

If you cannot find the answer to your question online or need additional help, you can contact the HRdirect Call Center. HRdirect representatives can answer questions about policies and procedures and they can assist you in processing HR-related transactions.

HRdirect representatives are available between 7:00 a.m. and 7:00 p.m. Central time. The HRdirect phone number is listed here, but you can also find the number on the HRdirect website.

Your Manager is also an important part of your support structure and plays an instrumental role in answering your workplace questions and helping to guide you in your job.

Let's look at how you access HRdirect online.
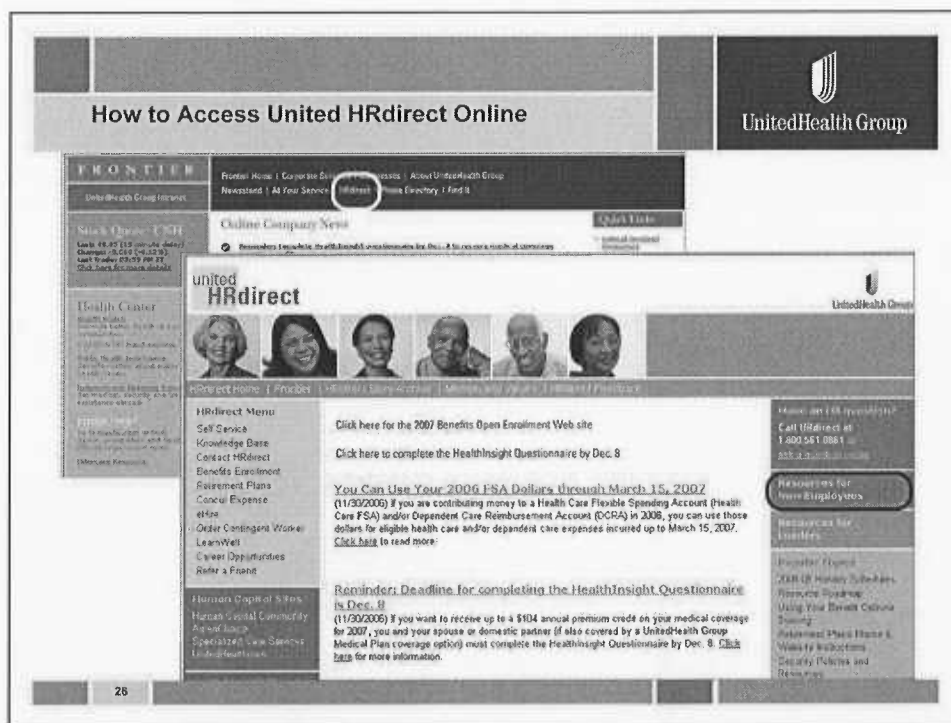
You can access HRdirect online by clicking the HRdirect link on the Frontier page, or from the Internet by going to www.unitedhrdirect.com.

    •These screen prints show you how to access HRdirect from Frontier, and what the home page looks like.

    •From the HRdirect home page you can access many HRdirect online tools (like Self Service, Knowledge Base, etc.) from the left navigation menu using your Employee ID.

    •On the right navigation is a link to Resources for New Employees. This is a great place to learn more about being a UnitedHealth Group employee.

    •Be sure to take note of the news articles that are routinely posted prominently on the HRdirect home page.

If you don't have web access, you can always call HRdirect.

You will be instructed how to get your new employee ID following this presentation.

Many of the links you see on the left navigation menu will take you to a login screen. Let's look at this Common Logon screen.

"Common Logon" is what we call the window which allows you to use one ID and password to gain secure access to most HR applications. Here is a screen shot of the Common Logon page.

Access to HRdirect applications through Common Logon is controlled through your employee ID number. You will be able to see information specific to your level of access.
•Your Common Logon ID is always your 9-digit Employee ID number.
•The first time you log into Common Logon, your password is the last 4 digits of your Social Security number. You will be prompted to change your password to something unique to you.

UnitedHealth Group policy strictly prohibits the sharing of any security IDs or passwords. This is especially important to remember with the Common Logon applications since sharing your ID and password for ANY of these applications allows access to ALL applications you are authorized to use.

If you forget your password, there is a 'Reset Password' button on the Common Logon page. There is also a 'Help' button which provides more information.

Once you are logged in through Common Logon, you will have access to the HRdirect online tools. Let's take a closer look at those tools.

HRdirect
Knowledge Base

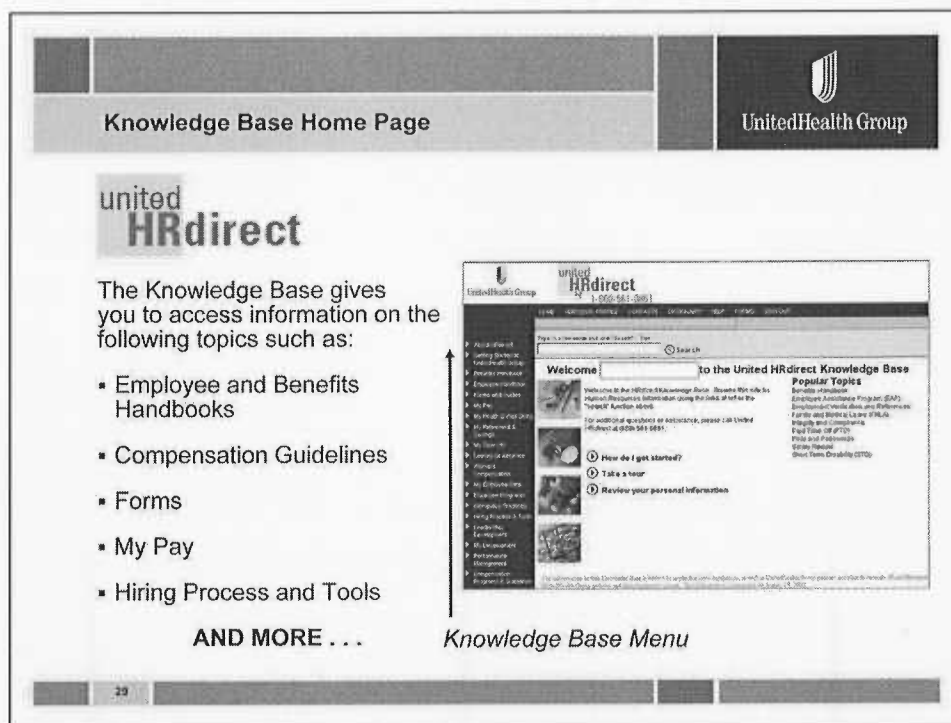## Finding Basic Information

UnitedHealth Group
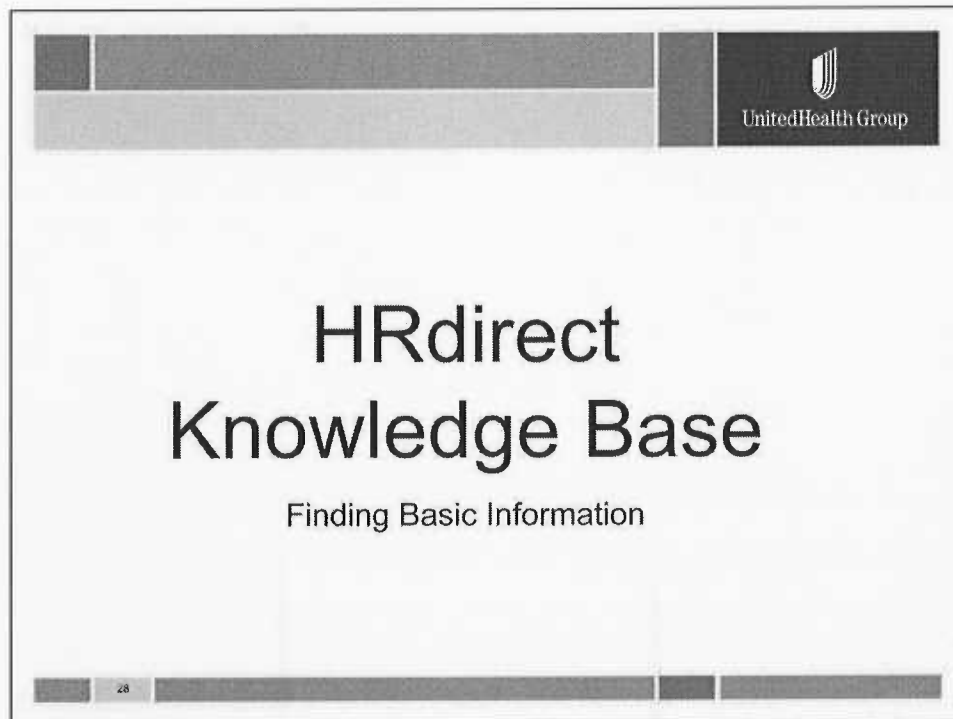
Your first stop to find a specific answer to your question should be the online HRdirect Knowledge Base.

There are two ways to get to the online HRdirect Knowledge Base:
• From Frontier, click on HRdirect and then Knowledge Base , or
• From the Internet, go to **www.unitedhrdirect.com** and click on Knowledge Base

In either case, once you click on Knowledge Base, you will need to sign in through Common Logon.

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Knowledge Base Home Page

UnitedHealth Group

united **HR**direct

The Knowledge Base gives you to access information on the following topics such as:

- Employee and Benefits Handbooks

- Compensation Guidelines

- Forms

- My Pay

- Hiring Process and Tools

AND MORE . . .   *Knowledge Base Menu*

The HRdirect Knowledge Base is structured with a main navigation menu that runs down the left side of the screen. Popular topics are listed on the right side of the screen. A listing of available forms is accessible by clicking on the "forms" button at the top of the screen or by clicking on *Forms, Guides and Links* from the main navigation menu.

The Knowledge Base also contains a search engine so that you can type in a key word to find all applicable policies.

If you can't find the information you need in the Knowledge Base, you have the option of sending your question to HRdirect online or calling HRdirect.

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This slide highlights some of the topics you will find on the HRdirect Knowledge Base. The Knowledge Base is very comprehensive and is continually updated with new information.

The best way to understand the HRdirect Knowledge Base is to go online and browse through the screens.
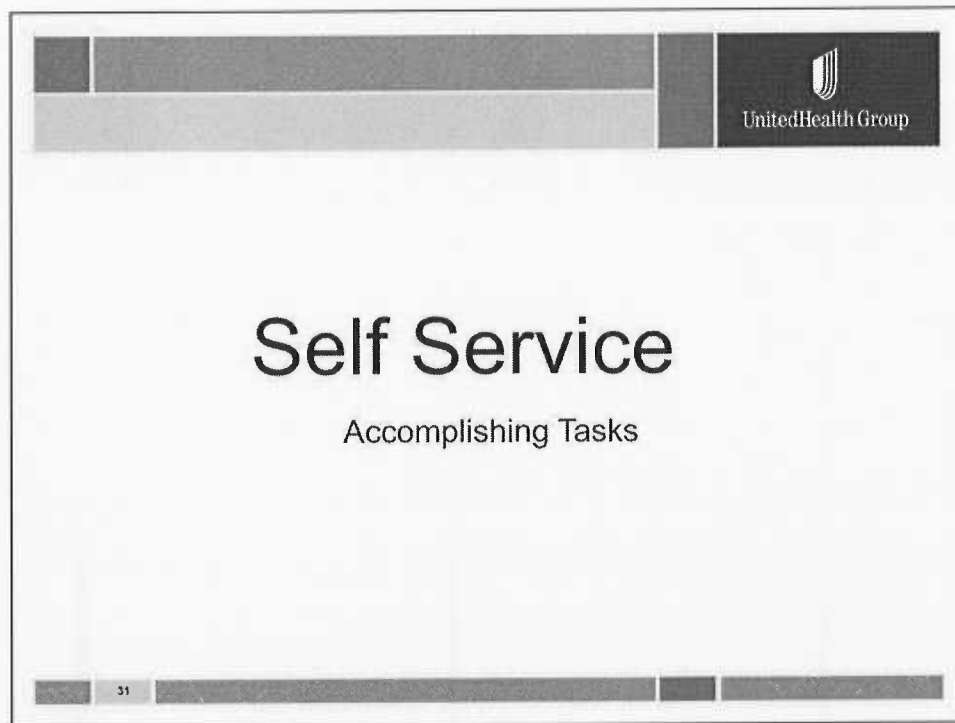
We will now look at the Self Service application accessible through HRdirect online. In the interest of time, we will only go through the major points of each menu.
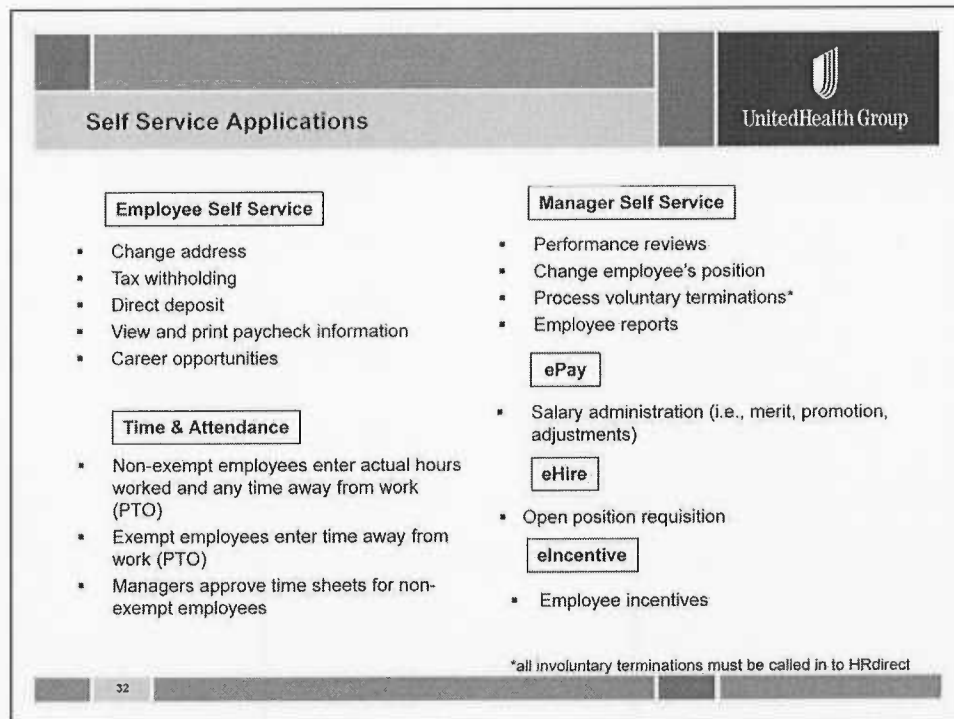
This slide lists some of the common transactions employees and managers can perform using the Self Service application. Some of these transaction choices can only be seen by supervisory personnel.

The online Self Service tools can assist you in many ways. If you need additional assistance, HRdirect representatives are available to help you.

Let's look at how you access Self Service.
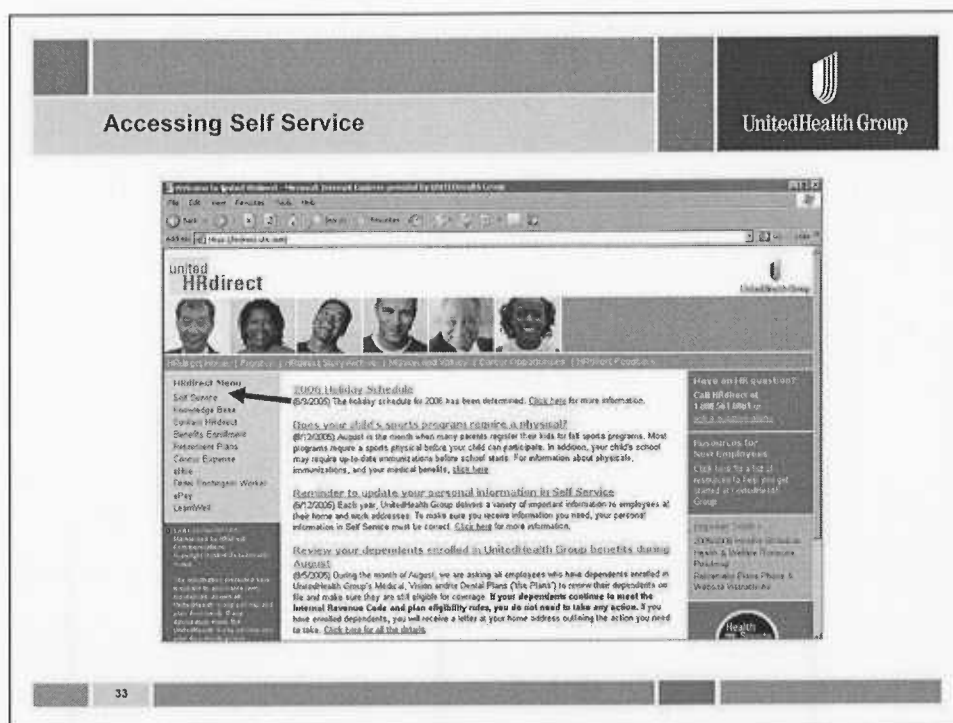
From the HRdirect home page, click on the Self Service link on the left navigation menu.

All transactions performed within the Self Service application are time stamped and matched to your Employee ID number when the transaction occurs.

There are no online "approvals" necessary to perform transactions within the Employee Self Service application. You can update any of your information on your own behalf at any time.

Let's take a look at some employee Self Service screens.

33
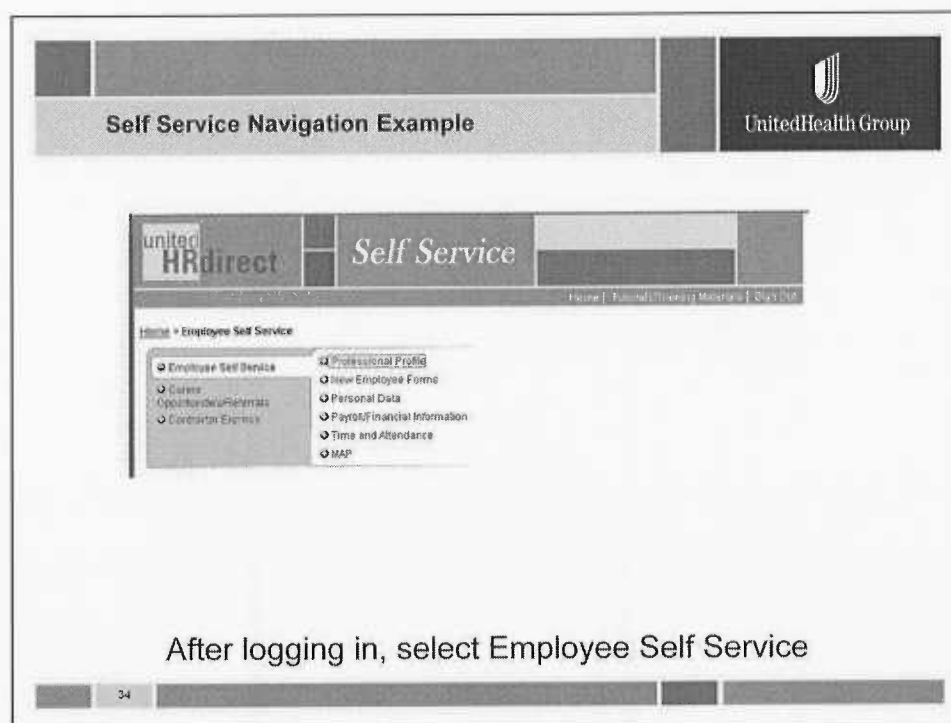
Once you log in through Common Logon, here is what Employee Self Service looks like.

Each selection generally drills down to other selections. For instance:

If you select "Payroll/Financial Information", you will then get your choice of:

- •My Federal W-4,
- •My Paycheck View,
- •My Direct Deposit, and
- •Request Duplicate W-2

If you selected Personal Data, you would get your choice of:

- •My Emergency Contacts,
- •My Work Contact Data,
- •My Profile, and
- •My Contact Data

Don't forget to complete the section in Self Service called "Professional Profile" – this online tool collects information about your professional experience and background and is used to match employees to new challenges and opportunities within UnitedHealth Group.

Please note that on the Menu Bar across the top, there is a link for Tutorials/Training Materials. These are online tools available to help you become more comfortable using Self Service.
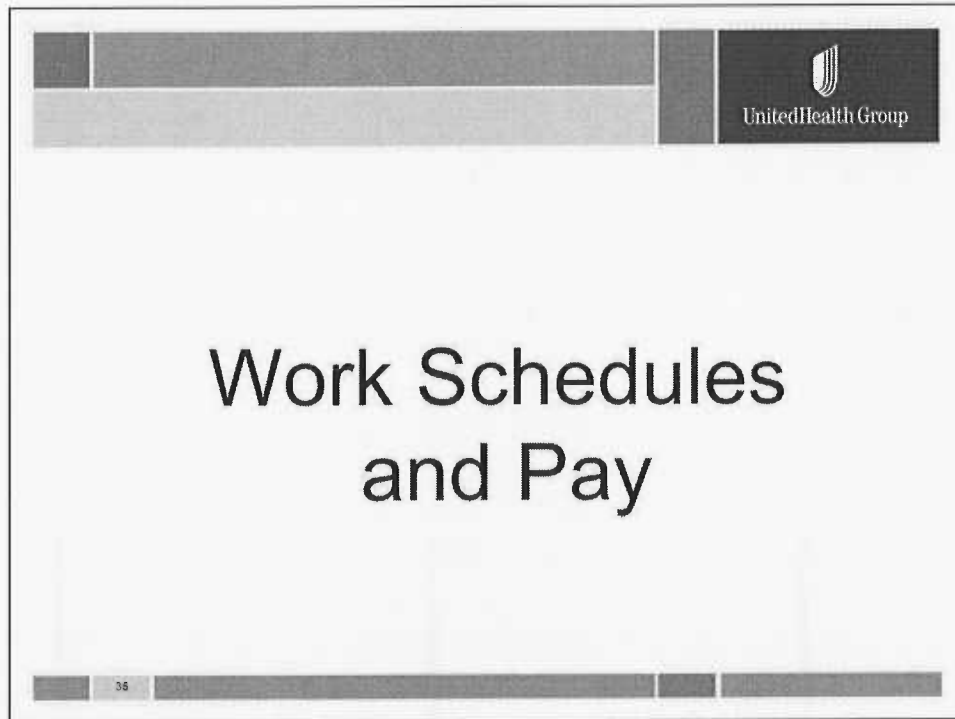
Next, we will look at Work Schedules and Pay.

Getting Paid

UnitedHealth Group

Pay Schedule:

- You are paid every other Friday for the pay period ending the previous Saturday

Paychecks:

- You can view your pay stub confirmation online. If you select direct deposit, you will not receive a paper confirmation unless you go into Self Service and elect to have one mailed to you
- If you do not select direct deposit, you will receive a paycheck and confirmation in the mail
- Each paycheck will indicate:
  - *Gross pay*
  - *Federal, state and FICA*
  - *Legally-mandated deductions (e.g., Social Security, Medicaid)*
  - *Voluntary deductions (e.g., Benefits, United Giving Campaign)*
- You should complete your direct deposit information and your W-4 within the first three days of employment.

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You are paid every other Friday for the pay period ending the previous Saturday.

You can view your pay stub confirmation online. If you select direct deposit, you will not receive a paper confirmation unless you go into Self Service and elect to have one mailed to you.

If you do not select direct deposit, you will receive a paycheck and confirmation in the mail.

We encourage direct deposit, because although paychecks are mailed (from South Carolina) on the Wednesday of each pay week, you might not receive your check until the weekend or later. Lost checks are not replaced until the Wednesday following the check date.

Each paycheck will indicate gross pay, Federal, state and FICA taxes, legally-mandated deductions like Social Security and Medicaid, and voluntary deductions such as premiums for benefit plans and united giving campaign contributions.

You should complete your direct deposit information and W-4 form as soon as possible.

Now, let's talk for a few minutes about work schedules and attendance.

Good attendance habits are essential for efficient business operations and are a required element of every employee's job performance. There are a couple of crucial things you need to remember about your work schedule and attendance.

First, whenever possible, you should plan your time away from work and get advance approval from your manager. And, if you will be absent or late unexpectedly, you must notify your supervisor.

Second, all time and attendance is tracked through the Self Service Time and Attendance application.

· Non-exempt employees must accurately record and submit their time worked.

· Both exempt and non-exempt employees must enter their time away from work.

You can find detailed information about the attendance policy and how to use Self Service Time and Attendance in the HRdirect Knowledge Base.

Next, we will look at UnitedHealth Group's Paid Time Off program.

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Paid Time Off (PTO) Program

UnitedHealth Group

- PTO replaces traditional vacation, sick and floating holiday programs with a single bank of time away from work.
- You accumulate PTO grants each pay period.
- You may borrow up to one standard workweek of PTO, with your supervisor's approval.
- Company holidays, jury duty, funeral leave and military leave are not part of PTO.
- Look for more information in the HRdirect Knowledge Base under: My Time Off or call HRdirect at 1-800-561-0861 with questions

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UnitedHealth Group provides employees with a Paid Time Off, or PTO, program that replaces traditional vacation, sick leave and floating holiday programs with a single bank of time off.

You use PTO for both planned and unplanned absences, although your time away from work should be planned and approved in advance as much as possible. You can use PTO for planned vacations; medical, dental or other appointments; religious observances; illnesses; personal business or emergencies; to care for a sick family member; and for weather-related time off.

You accumulate PTO grants each pay period, but, with your manager's approval, you can use up to one week of PTO before it is granted.

Company holidays, jury duty, funeral leave and military leave are not part of PTO.

You will find more information in the HRdirect Knowledge Base under My Time Off or call HRdirect with questions.

Lets take a look at how much PTO you'll receive.

How Much PTO Each Year?

UnitedHealth Group

	Less than 5 Years	5 to 9 Years	10 or More Years
Grades 20-24, SBA	18 Days 144 Hours	23 Days 184 Hours	28 Days 224 Hours
Grades 25-32, SBI, SBL, SSL M1-M4	23 Days 184 Hours	28 Days 224 Hours	28 Days 224 Hours
Executive Level	28 Days 224 Hours	28 Days 224 Hours	28 Days 224 Hours

* This chart shows grants for employees working 40 hours per week

* To calculate the # of hours you will receive per pay period, please visit the HRdirect Knowledge Base.

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• The amount of PTO you accumulate is based on your length of service, grade level, and the number of hours you are regularly scheduled to work per week.

• If you are a newly hired employee of the company, you begin to accumulate PTO during your first pay period of employment.

• If you are part-time, your PTO hours are pro-rated.

• At the end of the calendar year, you may carry over up to 40 hours of PTO.

In addition to Paid Time Off, there are also 8 paid company holidays each year.

2008 Holiday Schedule

UnitedHealth Group

Company Holidays	2008 Schedule
New Year's Day	Tuesday, Jan. 1
Memorial Day	Monday, May 26
Independence Day	Friday, July 4
Labor Day	Monday, Sept. 1
Thanksgiving Day	Thursday, Nov. 27
Day After Thanksgiving Day	Friday, Nov. 28
Christmas Day	Thursday, Dec. 25
Day Before or After Christmas	Friday, Dec. 24
Total Holidays	8

40

Here is the schedule of 2008 Holidays. This schedule is also available on the HRdirect Web site.

Next, we will discuss the Time and Attendance application, but first let's pause for questions...

40
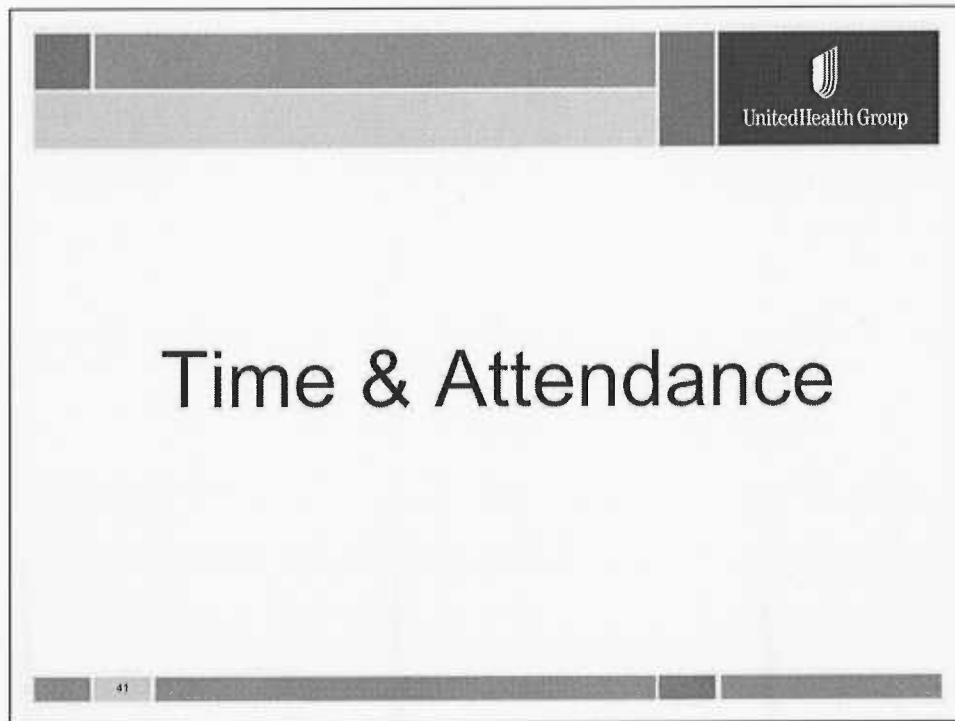
Let's review how to track your time in the time and attendance application.
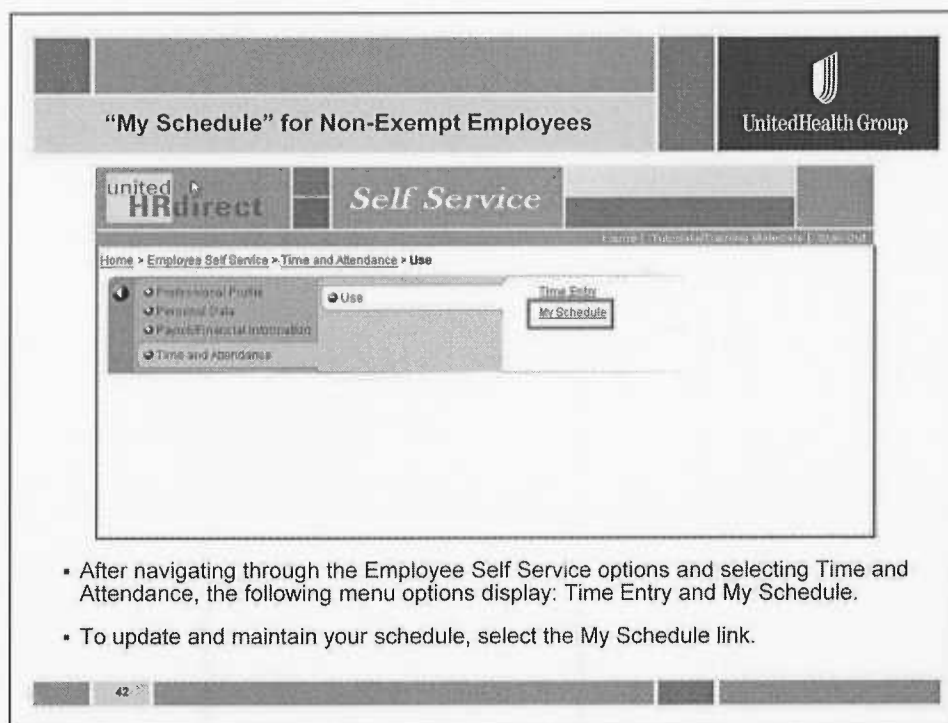
The Time and Attendance application is accessible from the HRdirect home page. It allows non-exempt employees to enter their time worked and all employees to enter their Time Away From Work quickly and easily.

The Self Service Time and Attendance system is not a tool for requesting time off.

If you are a manager of non-exempt employees, you are required to approve your employees' timesheets each pay period. Non-exempt employees track hours worked and time away from work.

If you are a manager of exempt employees only, you are responsible for ensuring that your exempt employees are entering their time away from work and maintaining accurate PTO balances.

Non-exempt or hourly employees need to have a Schedule in Time and Attendance. Let's look at a sample schedule.

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This sample schedule looks like the time entry page. This slide shows only part of a page; the full page shows two weeks.

The schedule for non-exempt or hourly employees is the normal business hours you are expected to be at work. There will be a generic schedule in the system when you log in for the first time. You will need to change the schedule in the system to match your schedule. Updated schedule changes will not be reflected in your timesheet until the following pay period.

Maintenance to this page should only occur if you permanently change your normal work schedule. The schedule will default into the Time Entry panel each week, and in and out punches will be pre-populated.

Non-exempt employees are not paid according to what is on their schedule, but rather by the hours they enter into their Time Entry sheet.
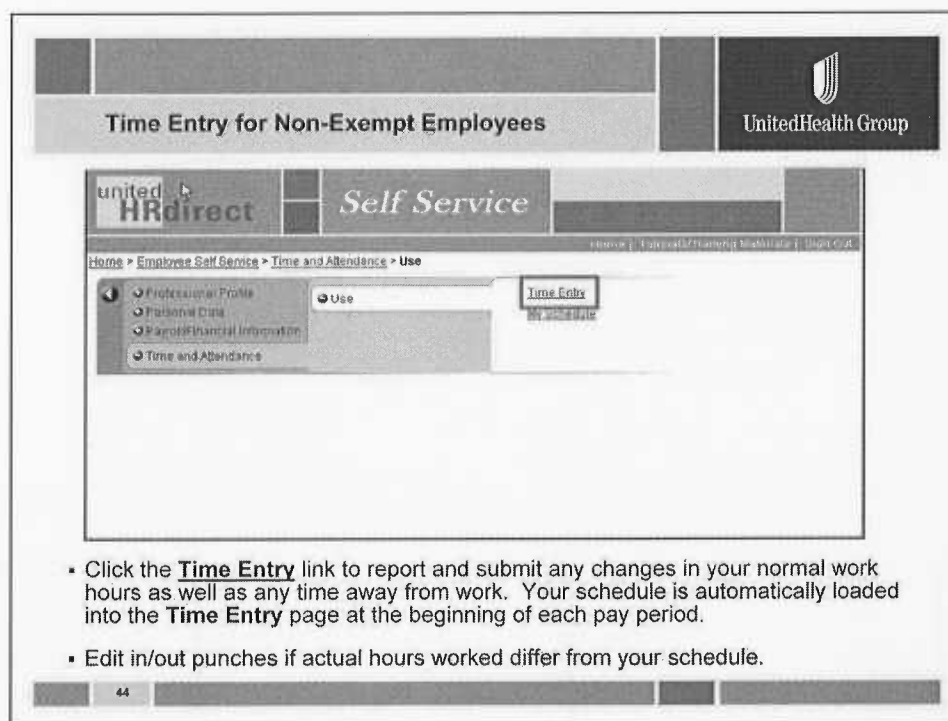
This slide shows the menu path to Time Entry sheet for non-exempt or hourly employees. This is where non-exempt employees track their hours worked and their time away from work.

The Time Entry timesheet looks identical to the schedule page with in and out punches. If actual hours worked differ from the pre-populated schedule, the employee must change the in and out punches. Any time away from work is entered at the bottom of each week using the drop down box.

The normal deadline for submitting your time is Monday of each pay week at noon Central time or 10 a.m. Pacific time. Supervisors need to approve timesheets that same day by 6 p.m. Central time or 4 p.m. Pacific time. Supervisors will receive an email reminder if they fail to approve timesheets.

Now, let's look at the Time Entry page for exempt, or salaried, employees.

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Time Entry for Exempt Employees

UnitedHealth Group

united **HRdirect** — *Self Service*

Home | Tutorial/Training Materials | Sign Out

Week 1 Date Range Sunday 08/07/2005 to Saturday 08/13/2005

Time Reporting Code	Type	Sun 8/7	Mon 8/8	Tue 8/9	Wed 8/10	Thu 8/11	Fri 8/12	Sat 8/13	Weekly Total	Delete
___	▾								0.00	Delete

Add a New Line

Week 2 Date Range Sunday 08/14/2005 to Saturday 08/20/2005

Time Reporting Code	Type	Sun 8/14	Mon 8/15	Tue 8/16	Wed 8/17	Thu 8/18	Fri 8/19	Sat 8/20	Weekly Total	Delete
01- Planned PTO	Hours					4.0			4.00	Delete

Add a New Line   **Pay Period Total Hours:**   4.00

- The middle section of this page allows you to enter all applicable time away from work hours for each corresponding date. First, select an appropriate **Time Reporting Code** for the time being entered. Then enter the number of hours and date for the time away from work taken or the amount of additional pay required.

- Click the drop down arrow and select a **Time Reporting Code**.
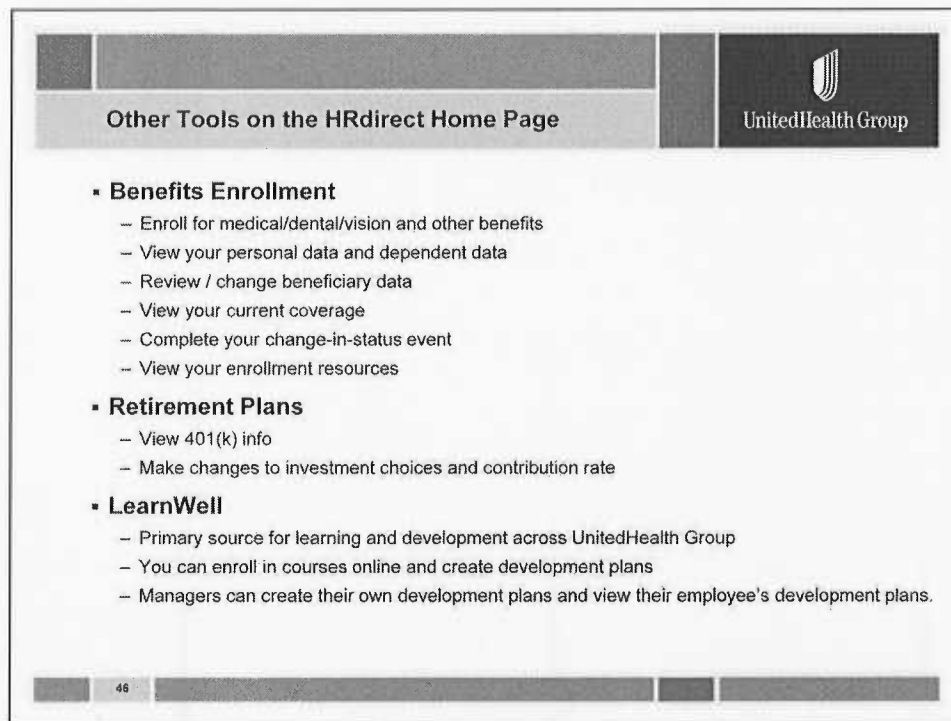
45

If you are an exempt or salaried employee, you do not need to enter time everyday. You only need to report your time away from work using the Time Entry page.

Your Time Away From Work hours display at the top of the page in the Time Away From Work Grants in Hours section. Regardless of which pay period you have selected, the Time Away From Work hours displays your current available hours. The Bottom section of the page is where you enter your time away from work hours for each week of the pay period.

You can also enter additional compensation that needs to be paid, such as On Call Pay, within the Exception Time section. Just select the appropriate Time Reporting Code and enter the dollar amount.

More detailed instructions on using the Time and Attendance application are available on the HRdirect Knowledge Base.

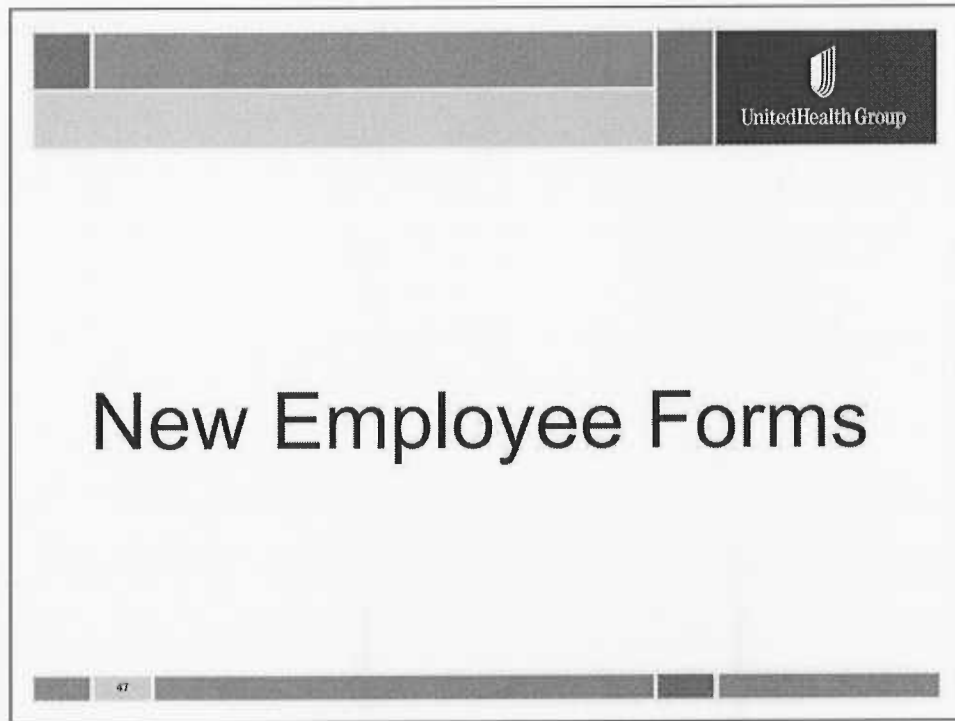Before we look at other applications accessible from the HRdirect home page, let's pause here for questions…

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Other Tools on the HRdirect Home Page

UnitedHealth Group

- **Benefits Enrollment**
  - Enroll for medical/dental/vision and other benefits
  - View your personal data and dependent data
  - Review / change beneficiary data
  - View your current coverage
  - Complete your change-in-status event
  - View your enrollment resources
- **Retirement Plans**
  - View 401(k) info
  - Make changes to investment choices and contribution rate
- **LearnWell**
  - Primary source for learning and development across UnitedHealth Group
  - You can enroll in courses online and create development plans
  - Managers can create their own development plans and view their employee's development plans.

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The Benefits Enrollment link will take you to the enrollment site where you can enroll in your UnitedHealth Group benefits. We'll be talking about benefit choices in just a few minutes.

The Retirement Plans link will provide access to your 401(k) Savings Plan information where you can view and make changes to your account online.

The LearnWell link takes you to our learning and development tool. Required courses such as Ethics & Integrity will appear on your LearnWell development plan and you will be reminded via email to complete them.

The next section of this presentation will cover the forms you must complete as a new employee.

New employee forms are accessed through the Self Service application.

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From the HRdirect home page, click on Self Service. After you've logged on through Common Logon, you will select Employee Self Service, then Forms, then New Employee Forms.

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Many of the required forms can be completed online. These online forms include:

The **Employee Benefits Transaction Authorization Form**, which allows for automatic withdrawals from your paycheck to pay for the benefits you elect.

The **UnitedHealth Group Principles of Ethics and Integrity and Employee Handbook Acknowledgement Form** must be completed to acknowledge access to and compliance with the Principles of Ethics and Integrity and Employee Handbook. Continued employment depends on signing this agreement and abiding by these principles and policies.

The **New Employee Orientation Training Acknowledgement Form** must be completed to acknowledge that you attended this orientation training.

The **UnitedHealth Group Employment Arbitration Policy Acknowledgement Form** acknowledges that your received an opportunity to review a copy of the Employment Arbitration Policy and agree to submit any and all employment related disputes based on a legal claim to arbitration. Your continued employment depends on signing this agreement and abiding by these principles and policies.

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New Employee Forms (continued)

UnitedHealth Group

- **Forms to Complete Online in Self Service (under Payroll/Financial Information)**

  - W-4 Tax Withholding - Available through Employee Self Service > Payroll/Financial Information

  - Direct Deposit - Available through Employee Self Service > Payroll/Financial Information

- **Other Forms to Complete Online:**

  - Beneficiary Designation Form for Life Insurance and Business Travel Accident Plans - **complete online when you enroll in benefits on the Benefits Enrollment Web site**

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Other forms that can be completed online in Self Service include the W-4 form and direct deposit authorization, which we discussed earlier.

Additionally, you will want to make sure you complete the Beneficiary Designation Form for life insurance and business travel accident plans. You will complete this form online when you enroll in benefits on the Benefits Enrollment site.

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New Employee Forms (continued)

UnitedHealth Group

- **Forms to Complete and Mail**

    Employment Eligibility Verification (I-9) Form

    – All new or rehired employees must verify their employment eligibility at the time employment begins (within first three days of employment)

    – Send form to: Xerox Corporation, Attn: UnitedHealth Group, Personnel File Project, 3315 Central Avenue, Hot Springs, AR 71913

    State Tax Withholding Form

    – Withholding for states that recognize the Federal W4 will be updated when you update your Federal W4 in self service.

    – You will receive a notice online if your state requires a separate state form. Paper state tax withholding forms should be faxed to Payroll as instructed on the screen.

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Some forms are required to be completed in hard copy. One such form is the Employee Eligibility, or I-9, form.

When completing your Federal W-4 online in Self Service please note the information regarding state tax withholding. If your state recognizes only a paper withholding statement, please complete the appropriate form and fax it to payroll. A link to state withholding forms is available in the HRdirect Knowledge Base.

We've covered lots of information in this first section of the orientation presentation. You are encouraged to read more about the topics we've discussed when you have time. As next steps, you should:

- Log on to the online HRdirect Knowledge Base and visit the "Getting Started at UnitedHealth Group" section.
- Log on to Self Service and complete the appropriate new employee forms.
- Meet with your supervisor to determine if there are any additional local orientation activities for new employees.
- Read the Principles of Ethics and Integrity and the Employee Handbook, both of which are available on the online Knowledge Base.
- Review your required courses in LearnWell.

This concludes the first half of the new employee orientation presentation. We will now take a short break for questions, and will then continue with the Benefits section.

At this time, we will invite a Benefits Specialist to join us to present part 2 of our orientation webcast and discuss benefit information.